

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION**

In re:

AMANDA L RICHARDSON

Debtor(s)

Case No. 08-83949-JAC-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Philip A. Geddes, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/03/2008.
- 2) The plan was confirmed on 04/21/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/22/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,391.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$12,612.45
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$12,612.45
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,295.00
Court Costs	\$274.00
Trustee Expenses & Compensation	\$759.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$3,328.14
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BELLSOUTH	Unsecured	180.00	NA	NA	0.00	0.00
CHASE	Unsecured	11,000.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	440.00	427.72	427.72	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	353.85	462.49	462.49	0.00	0.00
EVA BANK	Secured	50,000.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Unsecured	4,500.00	4,869.36	4,869.36	0.00	0.00
HSBC BANK NEVADA	Unsecured	NA	0.00	0.00	0.00	0.00
INFANTS & CHILDRENS CLINIC	Unsecured	485.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,000.00	1,155.00	1,155.00	542.04	0.00
LISTERHILL EMPLOYEES CREDIT UN	Secured	7,150.00	7,410.99	7,410.99	7,410.99	1,331.28
LISTERHILL EMPLOYEES CREDIT UN	Unsecured	2,300.00	2,218.61	2,218.61	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	4,600.00	4,847.67	4,847.67	0.00	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	2,800.00	2,830.02	2,830.02	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,410.99	\$7,410.99	\$1,331.28
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,410.99	\$7,410.99	\$1,331.28
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,155.00	\$542.04	\$0.00
TOTAL PRIORITY:	\$1,155.00	\$542.04	\$0.00
GENERAL UNSECURED PAYMENTS:	\$15,655.87	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,328.14</u>	
Disbursements to Creditors	<u>\$9,284.31</u>	
TOTAL DISBURSEMENTS :		<u>\$12,612.45</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/05/2013

By: /s/ Philip A. Geddes

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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AMANDA L RICHARDSON

CASE NO: 08-83949-JAC-13

CERTIFICATE OF SERVICE

I, Philip A. Geddes, Trustee, do hereby certify that I have this day served a copy of the above and foregoing instrument, by placing copies of same in the U.S. Mail, postage prepaid and properly addressed to the following:

AMANDA L RICHARDSON
1920 CO ROAD 59
LEXINGTON, AL, 35648

THIS day June 05, 2013

/s/ Philip A. Geddes

Philip A. Geddes, Trustee

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